

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Yvonne D. Jackson
 Debtor

Case No. 11-11248-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db +Yvonne D. Jackson, 5306 W. Berks Street, Philadelphia, PA 19131-3215
 12298739 +David B. Spitofsky, Esquire, 516 Swede Street, Norristown, PA 19401-4807
 13265489 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
 Harrisburg, PA 17106-9184
 12386965 U.S. Department of Education, PO box 5609, Greenville TX 75403-5609
 13161577 Wells Fargo Bank, National Association, c/o Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 27 2016 02:09:15 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2016 02:07:47
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 27 2016 02:09:10 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12461740 +EDI: AFNIRECOVERY.COM Aug 27 2016 01:43:00 Afni, Inc., PO BOX 3667,
 Bloomington, IL 61702-3667
 12351285 +EDI: OPHSUBSID.COM Aug 27 2016 01:43:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12441091 E-mail/Text: bankruptcy@phila.gov Aug 27 2016 02:09:15 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12298763 +EDI: IRS.COM Aug 27 2016 01:43:00 Internal Revenue Service, P.O. Box 7317,
 Philadelphia, PA 19101-7317
 12337554 EDI: JEFFERSONCAP.COM Aug 27 2016 01:43:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12304624 +EDI: MID8.COM Aug 27 2016 01:43:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 12346792 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 27 2016 02:07:38 PECO Energy Company,
 c/o Merrick L. Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 12801761 EDI: PRA.COM Aug 27 2016 01:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13024956 +EDI: PRA.COM Aug 27 2016 01:43:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12347669 E-mail/Text: ebn@vativrecovery.com Aug 27 2016 02:07:37 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX, L, PO Box 40728,
 Houston TX 77240-0728
 12355874 +E-mail/Text: csidl@sbcglobal.net Aug 27 2016 02:09:10 Premier Bankcard/Charter,
 P.O. Box 2208, Vacaville, CA 95696-8208

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13188369* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)
 12302615 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
 TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Aug 26, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

DAVID NEEREN on behalf of Creditor Ocwen Loan Servicing, LLC as Servicer dneeren@udren.com, vbarber@udren.com
DAVID NEEREN on behalf of Creditor Ocwen Loan Servicing, LLC dneeren@udren.com, vbarber@udren.com
DAVID NEEREN on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-6, Asset-Backed Certificates, Series 2007-6 dneeren@udren.com, vbarber@udren.com
DAVID B. SPITOFSKY on behalf of Debtor Yvonne D. Jackson spitofskybk@verizon.net, spitofskylaw@verizon.net
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
HILARY B. BONIAL on behalf of Creditor American Home Mortgage Servicing, Inc hbonial@nbsdefaultservices.com, notice@bkcyllaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Westlake Financial Services bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
OREN KLEIN on behalf of Creditor American Home Mortgage Servicing, Inc BKcourtnotices@parkermccay.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
STUART ISAAC SEIDEN on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-6, Asset-Backed Certificates, Series 2007-6 siseiden@duanemorris.com, pmackenzie@duanemorris.com
STUART ISAAC SEIDEN on behalf of Creditor American Home Mortgage Servicing, Inc siseiden@duanemorris.com, pmackenzie@duanemorris.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-6, Asset-Backed Certificates, Series 2007-6 wmiller@sterneisenberg.com, nmiller@sterneisenberg.com

TOTAL: 14

Information to identify the case:					
Debtor 1	<u>Yvonne D. Jackson</u>			Social Security number or ITIN	xxx-xx-5585
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 11-11248-sr					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yvonne D. Jackson

8/25/16

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.